

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Wakalah Money Market Investment Account-i**.

Other customers have read this PDS and found it helpful;
you should read it too.



RHB ISLAMIC BANK BERHAD

200501003283(680329-V) Incorporated in Malaysia

Date :

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Know Your Wakalah Money Market Investment Account-i?

Wakalah Money Market Investment Account-i (WMMIA-i) is a type of unrestricted investment account based on the Wakalah contract where the Investment Account Holder (IAH) as principal (muwakkil) authorizes RHB Islamic Bank Berhad ("RHBIB") as his agent (wakil) to perform task on matters that may be delegated for the purpose of the investment (Wakalah bil Al-istithmar).

The Shariah concept applicable

Wakalah bi Al-istithmar	A contract where party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee. A wakalah contract may be entered into for the purpose of investment (Wakalah bi Al-istithmar)
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For this WMMIA-i:

- Minimum investment amount: RM100,000.00
- Investment Tenure: Overnight up to 364 days
- Auto renewal: Allowed
- Effective Date of Investment by IAH: Upon placement by IAH
- Profit payment frequency: Profit will be paid at maturity
- Profit proceeds calculation:

$$\text{Profit Calculation} = \text{Principal}^* \times \text{Profit Rate}^{\wedge} (\%) \times \frac{\text{No. of day of placement period}}{365}$$

* Daily closing balance

^{\wedge}Annualized Rate



You should read and understand the terms and conditions of this investment product.

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Know your costs

- Wakalah fees: Nil
- Ad-hoc Fund Performance Report charges: Waived
- Principal and profit is not guarantee.
- Penalty for early redemption: Nil.

If you have any questions or require assistance on your Wakalah Money Market Investment Account-i, you can contact us:

RHB Islamic Bank Berhad

Level 11, Tower Three,

RHB Centre Jalan Tun Razak

50400 Kuala Lumpur

Tel : 03-9206 8118 (from 9 a.m. to 5 p.m. on normal business day)

Fax : 03-9206 8088

E-mail : customer.service@rhbgroup.com

Website : <https://www.rhbgroup.com/islamic/investment/islamic-treasury/index.html>

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Know Your Risks

Risks	Benefits
<p>The Customer will be exposed to the following risks:</p> <ul style="list-style-type: none"> • Market Risk: Refers to the potential impact of adverse price movements (i.e.: profit rate, foreign exchange rates or equity prices, where applicable) on the economic value of an asset 	<p>Wakalah Money Market Investment Account-i offers several benefits to customers such as:</p> <ul style="list-style-type: none"> • Compliance with Shariah principles.

<ul style="list-style-type: none"> • Credit Risk: Refers to the potential that RHBIB fails to meet its obligations to IAH in accordance with agreed terms and conditions. • Legal Risk: IAHs should ensure that, in entering into this investment it is not in breach of any laws, regulations, contractual or any other legal limitations that may apply to investors. The investment is issued subject to all applicable laws, regulations and guidelines. In the event of change in such laws, regulations or guidelines, RHBIB may be obliged to change some or all the terms and conditions of the investment, including the possibility of an early termination. 	<ul style="list-style-type: none"> • Better expected return than the normal deposit account. • Access to wider variety of investment account products for short term placement.
Reminder: You should understand and consider all risk factors carefully before making an investment decision.	Reminder Past performance is not indicative of future performance.

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Other key terms

<ul style="list-style-type: none"> • Redemption may be upon or prior to initially agreed maturity date. In the event of early redemption, IAH will not be entitled for accrued profit. Losses (if any) will be solely borne by the IAH unless such losses due to bank's misconduct, negligence or breach of specified terms in the contract. Setting-off any outstanding from financing amount due by the IAH (if IAH has a financing facility) against their placement in or return from their investment in WMMIA-i is not allowed. <p><u>Redemption Process:</u></p> <p>a) All requests for premature redemption must be submitted to the Bank in writing, either by letter, email, or fax, before 12:00 PM on the same day. Requests received after 12:00 PM will be processed on the next working day.</p> <ul style="list-style-type: none"> • Redemption upon maturity will be processed in accordance with RHBIB's standard operating procedures. The performance of the investment is subject to the performance of the underlying asset. In the event of non-payment by the financing customers, returns to the IAH may be impacted and IAH may lose their principal amount. • The underlying asset is considered financing and receivables which are non-derivative assets with fixed and/or determinable payments that are not quoted in an active market. The underlying asset is initially recognized at fair value and subsequently measured at amortized cost using effective profit method. • The distributable profit from investment will be paid to IAH based on the following: <ul style="list-style-type: none"> a. If actual profit is equal or above the expected profit agreed in terms and conditions at inception, RHBIB will pay the expected profit rate to the IAH and any excess thereof will be treated as performance incentive fee to RHBIB. b. If the actual profit of the underlying asset is below the expected profit rate, RHBIB will pay actual profit rate. • Loss (if any) shall be borne by IAH provided that such losses are not due to the RHBIB's misconduct, negligence or breach of specified terms. • In the event where the losses is due to the RHBIB's misconduct, negligence or breach of specified terms, RHBIB as wakil will be liable and shall pay the profit (subjected to expected profit) up to the event of breach and compensate for loss or damage including any actual cost suffered by the IAH.

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

The information provided in this product disclosure sheet is valid as of 01 December 2025